

**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE:

DOUGLAS L. ROACH

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DIFP Case No. 090717619C  
AHC Case No. 09-1097 DI

**FINDINGS OF FACT, CONCLUSIONS OF LAW  
AND ORDER OF DISCIPLINE**

John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration hereby makes the following findings of fact, conclusions of law and order:

**FINDINGS OF FACT**

1. John M. Huff is the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter, "Director" of the "Department") whose duties, pursuant to Chapters 374 and 375 RSMo (Supp. 2010)<sup>1</sup> include the supervision and regulation of Missouri insurance producer.
2. The Department issued Douglas L. Roach ("Roach") an insurance producer license (No. 0301022), which expired May 22, 2010.
3. The Director filed a Complaint with the Administrative Hearing Commission on August 7, 2009, seeking a finding that sufficient cause existed for disciplining Roach's insurance producer

<sup>1</sup> All statutory references are to the Revised Statutes of Missouri (Supp. 2010) unless otherwise noted.

license, pursuant to section § 375.141.1(9) because the Kansas Insurance Commissioner revoked Roach's Kansas insurance producer license, or its equivalent. The Kansas Insurance Commissioner found that Roach violated K.S.A. 40-4909(b) by being irresponsible in his business practices. *See In the Matter of the Kansas Resident Insurance Agent's License of DOUGLAS L. ROACH NPN #769790*, Docket No. 3929-SO, March 4, 2009.

4. On August 18, 2010, the Administrative Hearing Commission held a hearing on the Director's Complaint. The Director was present, through counsel, and Roach did not appear personally, nor did Roach appear through counsel.

5. On December 15, 2010, the Administrative Hearing Commission issued its Decision, finding cause to discipline Roach's insurance producer license pursuant to § 375.141.1(9) and certified the record of its proceeding to the Director pursuant to § 621.110.

6. The Director mailed to Roach a notice of the disciplinary hearing to be held at 1:30 p.m. on February 16, 2011, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. The notice was returned to the Department as "unclaimed."

7. The Director mailed to Roach a notice of the rescheduled disciplinary hearing to be held at 2:30 p.m. on March 3, 2011, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. The notice was sent by U.S. Mail to Roach's last known address with sufficient postage attached. The notice was not returned to the Department as undeliverable.

8. Roach did not appear at the disciplinary hearing. At the hearing, counsel for the Department presented the Decision and record of the Administrative Hearing Commission and, based on the recommendation of the Department's Investigations Section to revoke, recommended to the Hearing Officer that Roach's Missouri insurance producer license be revoked.

9. The Department hereby adopts and incorporates the December 15, 2010, "Decision" of the Administrative Hearing Commission referenced herein and does hereby find in accordance with the same.

### CONCLUSIONS OF LAW

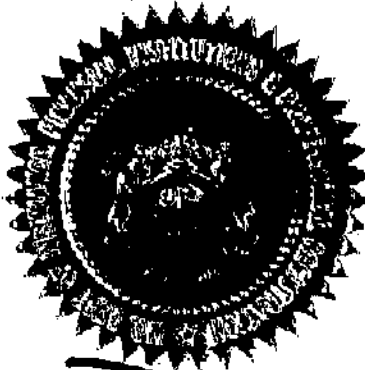
10. Pursuant to § 375.141 and § 621.110 RSMo (2000), the Director has the discretion to discipline Roach's Missouri insurance producer license, including revocation of such license.

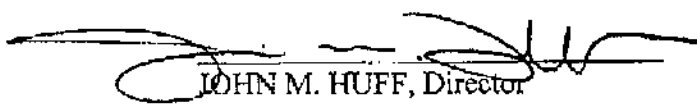
11. Based on the nature and severity of the aforementioned conduct sufficient grounds exist to revoke Roach's insurance producer license pursuant to § 375.141.1(9).

### ORDER OF DISCIPLINE

Based on the evidence presented and the recommendation of the Department to revoke, the Missouri insurance producer license of Douglas L. Roach is hereby **REVOKED**.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 14<sup>th</sup> DAY OF MARCH, 2011.



  
JOHN M. HUFF, Director  
Missouri Department of Insurance,  
Financial Institutions and  
Professional Registration

### CERTIFICATE OF SERVICE

~~The undersigned hereby certifies that a true and correct copy of the foregoing, including all attachments, was mailed, with sufficient postage attached, via certified mail through the United States Postal Service, certified mail # 700413500031413872 this 11<sup>th</sup> day of March, 2011 to:~~

Douglas L. Roach  
245 Northeast Bay View Drive  
Lee's Summit, Missouri 64064



**CERTIFICATE OF SERVICE**

After being sent via certified mail (see original certificate of service) which was returned to the Department as refused, the undersigned hereby certifies that a true and correct copy of the foregoing, including all attachments, was mailed, with sufficient postage attached, via regular and priority mail through the United States Postal Service, on this 31<sup>st</sup> day of March, 2011 to:

Douglas L. Roach  
245 Northeast Bay View Drive  
Lee's Summit, Missouri 64064

Kathryn Randolph